



Accident & Health Coverage

Your Provident plan also pays benefits to covered members and their families when the member incurs a covered injury or a covered illness in the line of duty, or during any other covered activity, that results in death or disability.



Death Benefits

- Covered Injury Death
- Covered Illness Death
- HIV Positive
- Policyholder Bereavement
- Dependent Child (Per Child)
- Seat Belt
- Airbag[†]
- Final Expense[†]
- Spousal[†]

Impairment Benefits

- Dismemberment
- Loss of Speech or Hearing
- Vision Impairment
- Cosmetic Disfigurement from Burns
- Permanent Physical Impairment
- Felonious Assault
- Impairment Modification
- Paralysis[†]

Additional Benefits for Members and Their Families

Making adjustments to an unexpected new way of life, whether for the member, or his or her family, can lead to high expenses. Provident offers several benefits to help ease that burden, including:

- Daily Hospital Confinement and Outpatient Treatment
- Family Expense
- Daily Critical Care
- Occupational Rehabilitation
- Mental Stress Management
- Traumatic Incident
- Health Insurance Premium
- Surviving Spouse Education[†]
- Dependent Child Education[†]

Provident Agency

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Dedicated Accident & Health Benefits Specialists

Provident's Accident & Health coverage is offered through AXIS Accident & Health, benefits specialists dedicated to meeting the unique needs of groups including volunteers, schools, amateur sports and other participant groups. Coverage is underwritten by AXIS Insurance Company, which is rated "A+" ("Strong") by Standard & Poor's and "A+" ("Superior") by A.M. Best.

[†] represents a new benefit

Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. See the actual policy language or your Provident Agency representative for specific provision and details of availability. Policies are underwritten by AXIS Insurance Company. These policies are administered by Provident Agency, Inc. and in California, Provident of Pennsylvania Insurance Agency of Pittsburgh, PA.

This insurance provides limited benefits, which are insurance products with reduced benefits, intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.